

Information to identify the case:

Debtor 1:	Nicole Davis	Social Security number or ITIN:	xxx-xx-1832
	First Name Middle Name Last Name	EIN:	--
Debtor 2:		Social Security number or ITIN:	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	7 3/10/18
Case number:	18-14689-SLM	Date case reconverted to chapter:	7 1/16/19

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Nicole Davis	
2. All other names used in the last 8 years		
3. Address	545 McChesney Street Orange, NJ 07050	
4. Debtor's attorney Name and address	Michelle Labayen Law Office of Michelle Labayen 24 Commerce St Suite 1300 Newark, NJ 07102	Contact phone 973-622-1584
5. Bankruptcy trustee Name and address	David Wolff Law Offices of David Wolff LLC 396 Route 34 Matawan, NJ 07747	Contact phone 732-566-1189

For more information, see page 2 >

Debtor **Nicole Davis**

Case number **18-14689-SLM**

6. Bankruptcy clerk's office	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 1/18/19
7. Meeting of creditors	February 8, 2019 at 11:30 AM Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Location: Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504
8. Presumption of abuse	The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	Filing deadline: 4/9/19
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. Please do not file a proof of claim unless you receive a notice to do so.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

Certificate of Notice Page 3 of 5

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Nicole Davis
 Debtor

Case No. 18-14689-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 45

Date Rcvd: Jan 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 20, 2019.

db +Nicole Davis, 545 McChesney Street, Orange, NJ 07050-1218
 517659120 Bayview Loan Servicing, LLC, Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240-0840
 517380044 +Cavalry Services, LLC, PO Box 27288, Tempe, AZ 85285-7288
 517380046 +City of Orange Township, 8189 Adams Dr., Hummelstown, PA 17036-8625
 517380049 +Equifax, POB 740241, Atlanta, GA 30374-0241
 517380050 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
 517380051 +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
 517380052 +Horizon Blue Cross, PO Box 317, Newark, NJ 07101-0317
 517380054 +KML Law Group PC, 216 Haddon Avenue, ste 406, Collingswood, NJ 08108-2812
 517639011 +Laridian Consulting, Inc., c/o Fein Such Kahn & Shepard PC, 7 Century Dr., Suite 201, Parsippany, NJ 07054-4609
 517380055 +Lincoln Court LLC, 357 Lincoln Ave, Orange, NJ 07050-2377
 517891773 +NJSVS Surcharge Violation, System Office, PO Box 136, Trenton, NJ 08666-0136
 517380058 +New Jersey Gross Income Tax, P.O Box 046, Trenton, NJ 08646-0046
 517380732 +Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517380060 +PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
 517747747 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
 517380063 +Tempoe LLC, 1750 Elm St #1200, Manchester, NH 03104-2907
 517380064 +TransUnion, 555 W. Adams Street, Chicago, IL 60661-3631
 517380065 +Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: michelle@labayenlaw.com Jan 19 2019 00:02:14 Michelle Labayen,
 Law Office of Michelle Labayen, 24 Commerce St, Suited 1300, Newark, NJ 07102
 tr +E-mail/Text: cforman@iq7technology.com Jan 19 2019 00:04:01 Charles M. Forman,
 Forman Holt, 66 Route 17 North, Suite 1c, Paramus, NJ 07652-2742
 tr +EDI: BDWOLFF.COM Jan 19 2019 04:38:00 David Wolff, Law Offices of David Wolff LLC,
 396 Route 34, Matawan, NJ 07747-7115
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 19 2019 00:03:09 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 19 2019 00:03:07 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517380041 +EDI: CINGMIDLAND.COM Jan 19 2019 04:38:00 AT&T, P.O Box 537104, Atlanta, GA 30353-7104
 517380039 +EDI: AFNIRECOVERY.COM Jan 19 2019 04:38:00 Afni, Attn: Bankruptcy, Po Box 3097,
 Bloomington, IL 61702-3097
 517380040 +EDI: AMEREXPR.COM Jan 19 2019 04:38:00 Amex, Correspondence, Po Box 981540,
 El Paso, TX 79998-1540
 517414045 +EDI: ATLASACQU.COM Jan 19 2019 04:38:00 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303
 517380042 +EDI: TSYS2.COM Jan 19 2019 04:38:00 Barclays Bank Delaware, 100 S West St,
 Wilmington, DE 19801-5015
 517912362 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jan 19 2019 00:03:33
 Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd., 5th Floor, Coral Gables, FL 33146,
 Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd. 33146-1837
 517912361 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jan 19 2019 00:03:33
 Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd., 5th Floor,
 Coral Gables, FL 33146-1837
 517540593 EDI: RESURGENT.COM Jan 19 2019 04:38:00 CACH, LLC, c/o Resurgent Capital Services,
 P O Box 10675, Greenville, SC 29603-0675
 517380043 +EDI: CAPITALONE.COM Jan 19 2019 04:38:00 Capital One,
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 517543853 +E-mail/Text: bankruptcy@cavps.com Jan 19 2019 00:03:30 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 517380045 +Fax: 602-659-2196 Jan 19 2019 00:59:59 Chex System, 7805 Hudson Road, suite 100,
 Saint Paul, MN 55125-1703
 517380047 +EDI: ESSL.COM Jan 19 2019 04:38:00 Dish, PO Box 94063, Palatine, IL 60094-4063
 517380048 +EDI: DCI.COM Jan 19 2019 04:38:00 Diversified Consultants, Inc.,
 Diversified Consultants, Inc., Po Box 551268, Jacksonville, FL 32255-1268
 517380053 +EDI: IRS.COM Jan 19 2019 04:38:00 Internal Revenue Service, P.O. Box 804527,
 Cincinnati, OH 45280-4527
 517380056 E-mail/Text: camanagement@mtb.com Jan 19 2019 00:02:50 M & T Bank, Po Box 844,
 Buffalo, NY 14240
 517380057 +EDI: MID8.COM Jan 19 2019 04:38:00 Midland funding LLC, 8875 Aero Drive, Suite 200,
 San Diego, CA 92123-2255
 517380059 +E-mail/Text: nffcu@optonline.net Jan 19 2019 00:03:11 Newark Fireman FCU, Po Box 5086,
 Newark, NJ 07105-0086
 517654235 +E-mail/Text: nffcu@optonline.net Jan 19 2019 00:03:11 Newark Firemen Federal Credit Union,
 PO Box 5086, Newark, New Jersey 07105-0086
 517574321 +EDI: PRA.COM Jan 19 2019 04:38:00 Orion Portfolio Services LLC,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

District/off: 0312-2

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 45

Date Rcvd: Jan 18, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517380062 EDI: NEXTEL.COM Jan 19 2019 04:38:00 Sprint, P.O. Box 4191, Carol Stream, IL 60197
517380066 +EDI: VERIZONCOMB.COM Jan 19 2019 04:38:00 Verizon Wireless Bankruptcy, Administration,
500 Technology Drive, Suite 550, Saint Charles, MO 63304-2225

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517609916* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
517380061 ##+Security Check, 2612 Jackson Ave W, Oxford, MS 38655-5405

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 18, 2019 at the address(es) listed below:

Charles M. Forman cforman@formanlaw.com, lcapasso@formanlaw.com;cforman@iq7technology.com
David Wolff dwtrustee@verizon.net, NJ50@ecfcbis.com
Denise E. Carlon on behalf of Creditor BAYVIEW LOAN SERVICING, LLC dcarlon@kmlawgroup.com,
bkggroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor BAYVIEW LOAN SERVICING, LLC
kmcDonald@blankrome.com, bkggroup@kmlawgroup.com
Michelle Labayen on behalf of Debtor Nicole Davis michelle@labayenlaw.com,
benitezgiovanna@gmail.com
Neal M. Ruben on behalf of Creditor Newark Firemen Federal Credit Union rubes13@aol.com
Phillip Andrew Raymond on behalf of Creditor BAYVIEW LOAN SERVICING, LLC
phillip.raymond@mccalla.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8